

## *If You Are In An Accident*

A *Safety Responsibility Accident Report* (SR-13) must be filed with the Department of Public Safety within 30 days after a motor vehicle accident if damages exceeded \$250 or if injuries resulted.

Administration of the Motor Vehicle Safety-Responsibility Act is the responsibility of the Department of Public Safety. For additional information, contact:

Alabama Department of Public Safety  
Driver License Division  
Safety Responsibility Section  
P.O. Box 1511  
Montgomery, AL 36102  
(334) 242-4445  
[www.dps.state.al.us](http://www.dps.state.al.us)

## *Accidents Involving Uninsured Drivers*

Alabama's MLI law does not assist victims in recovering damages from accidents with uninsured drivers. If you are the victim of an uninsured motorist accident and need further information, contact your attorney for guidance.

## *Inquiries Regarding Insurance Information*

A comprehensive insurance database does not exist for motor vehicles registered in Alabama. Insurance information is available only from the motorist involved in an accident or from the SR-13 report filed with the Department of Public Safety.

## *Purchasing Insurance*

Contact an insurance company to purchase liability insurance for your motor vehicle. If you have problems buying insurance, ask your insurance agent about the [Alabama Automobile Insurance Plan](#).

The Department of Insurance regulates insurance companies, agencies and agents. If you have [questions or wish to file a complaint](#), contact:

Alabama Department of Insurance  
Property and Casualty Division  
P.O. Box 303351  
Montgomery, AL 36130-3351  
(800) 433-3966  
[www.aldoi.gov/](http://www.aldoi.gov/)

## *For More Information*

For additional information concerning Alabama's [mandatory liability insurance law](#), contact:

Alabama Department of Revenue  
Motor Vehicle Division  
Mandatory Liability Insurance Section  
P.O. Box 327650  
Montgomery, AL 36132-7650  
(334) 242-3000  
[www.ador.state.al.us](http://www.ador.state.al.us)

# *Mandatory Liability Insurance*

**Alabama Department Of Revenue  
Motor Vehicle Division  
MLI Section**

## ***Mandatory Liability Insurance (MLI) For Motor Vehicles***

Dear Motor Vehicle Owner and/or Operator:

In Alabama, all self-propelled motor vehicles operated on public highways must be covered by minimum liability insurance coverage.

Operators who are stopped by law enforcement for driving violations or equipment checks and cannot provide the requested proof of vehicle liability insurance can be fined up to \$500 for the first offense, and \$1,000 for second and subsequent offenses.

Owners must sign a statement at the time of registration affirming that their motor vehicles are insured as required by Alabama law. Then, insurance questionnaires are sent to randomly selected owners throughout the year.

Questionnaire responses are forwarded to insurance companies for verification of coverage.

For additional information concerning Alabama's mandatory liability insurance law, contact the Department of Revenue's MLI Section at (334) 242-3000.

*MLI Management*

## ***Complying With The MLI Law***

The MLI law requires motor vehicle owners to have liability insurance in the following minimum amounts:

- \$20,000 for death or bodily injury to one person;
- \$40,000 for death or bodily injury to two or more persons; and
- \$10,000 for damage or destruction of property of others.

Minimum liability insurance is required for all self-propelled motor vehicles being operated, including cars, trucks, vans, SUV's, RV's, buses and motorcycles. Trailers are exempt from the insurance requirements.

An operator must provide proof of insurance upon request by any law enforcement officer. The insurance card issued to the motor vehicle owner by his/her insurance company is the best proof of liability insurance. To be acceptable, the proof of insurance provided must display a current effective date.

## ***MLI Enforcement***

The MLI law is enforced primarily by two methods:

- (1) Law enforcement issues a citation when an MLI violation is determined. Once a conviction is final, the Administrative Office of Courts notifies the Department of Revenue who then suspends the license plate registration.
- (2) Insurance questionnaires are sent to randomly selected owners. The insurance information provided in each

response is forwarded to the appropriate insurance company for verification. **If the owner did not have insurance on the verification date, the owner did not respond within 30 days, or the insurance company denied issuing the policy, steps to suspend the license plate registration are initiated.**

## ***Penalties For Violating The MLI Law***

An owner or operator convicted of an MLI violation may be fined up to \$500 for the first offense. If convicted a second or subsequent time, the owner or operator may face a fine up to \$1,000, or a six month driver's license suspension, or both.

The license plate registration for a first time offense is suspended until the reinstatement fee and current proof of insurance are provided. To reinstate a suspended registration for a second or subsequent offense, a mandatory four month registration suspension must be served in addition to paying the reinstatement fee and providing current proof of insurance.

## ***Registration Reinstatement***

For a first time suspension, the license plate registration may be immediately reinstated after payment of a \$100 reinstatement fee and submission of current proof of insurance. For a second or subsequent suspension, the license plate registration may be reinstated after a mandatory four month suspension period has elapsed, payment of a \$200 reinstatement fee, and submission of current proof of insurance.